

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Kerimcan Engin, Robert Osborne

Filed: June 7, 2000

Appl. No. 09/589,253

For: Method and System For Exchange of  
Financial Investment Advice

Art Unit: 3624

Examiner: Narayanswamy Subramanian

Atty. Docket: 6809.0002.NPUS00

DECLARATION OF ROBERT OSBORNE UNDER 37 CFR § 1.132

I, Robert C. Osborne, hereby declare:

1. I am over the age of eighteen years and have personal knowledge of the matters stated herein. If called upon to do so, I would testify as a witness to these matters.

2. I am an applicant and the assignee on the above-captioned patent application.

3. The items required by paragraph 1.(1) of the 9/23/05 Office Action are unknown to me.

4. In response to paragraph 1.(2) of the 9/23/05 Office Action, there is no working prototype of the invention that can be tested by the Examiner. The invention is not currently commercially available. I am unaware of any commercially available products or services that have incorporated the claimed subject matter.

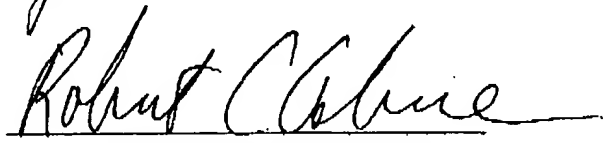
5. In response to paragraph 1.(3) of the 9/23/05 Office Action, I believe that the following products and services could be considered to be in competition with the invention:

<u>Product/Service</u>	<u>Tradename/Provider</u>
Exchange Traded Funds	www.iShares.com (Barclays)
HOLDERS (www.holdrs.com)	Merrill Lynch
Managed Accounts	Salomon Smith Barney
Managed Accounts	www.runmoney.com
Managed Accounts	www.envestnet.com
Managed Accounts	www.bridgeportfolio.com
Online brokerage services	www.foliofn.com

6. I, Robert C. Osborne, am the true assignee of the current invention.

7. I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity and/or enforceability of the application or any patents issuing thereon.

Executed on this 9 day of February, 2006.

  
 ROBERT C. OSBORNE